

Information to identify the case:

Debtor 1	<u>Michele G. Tribianni</u>	Social Security number or ITIN	xxx-xx-8713
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa F. Tribianni</u>	Social Security number or ITIN	xxx-xx-1021
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-12928-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michele G. Tribianni
aka Michele Galvin-Tribianni

Lisa F. Tribianni

6/19/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Michele G. Tribianni
Lisa F. Tribianni
DebtorsCase No. 15-12928-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 21

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db/jdb +Michele G. Tribianni, Lisa F. Tribianni, 10 Daniel Place, Matawan, NJ 07747-9518
 515339323 +American Express Bank, FSB, American Express Legal, 500 North Franklin Turnpike,
 PO Box 278, Ramsey, NJ 07446-0278
 515572392 +Bank of America, National Association, c/o PNC Bank, National Association,
 3232 Newmark Drive, Miamisburg, OH 45342-5421
 515339326 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Goodyear Credit Plan, PO Box 183015, Columbus, OH 43218-3015)
 515339328 PNC Mortgage, PO Box 6534, Carol Stream, IL 60197-6534
 515339329 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 515339330 Sunrise Credit Services Inc, P.O. Box 9100, Farmingdale, NY 11735-9100
 515339331 +United Collection Bureau, Inc., PO Box 1418, Maumee, OH 43537-8418

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:08 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 515339322 +EDI: AMEREXPR.COM Jun 20 2020 05:18:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
 515510253 EDI: BECKLEE.COM Jun 20 2020 05:18:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
 515525055 EDI: BECKLEE.COM Jun 20 2020 05:18:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515339321 EDI: BANKAMER.COM Jun 20 2020 05:18:00 AAA Financial Services, PO Box 15019,
Wilmington, DE 19886-5019
 516303763 EDI: BANKAMER.COM Jun 20 2020 05:18:00 Bank of America, N.A., POB 5170,
Simi Valley, CA 93062-5170
 515339325 EDI: DISCOVER.COM Jun 20 2020 05:18:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 515348659 EDI: DISCOVER.COM Jun 20 2020 05:18:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
 515339324 EDI: JPMORGANCHASE Jun 20 2020 05:18:00 Cardmember Service, PO Box 15153,
Wilmington, DE 19886-5153
 515339327 +E-mail/Text: bncnotices@becket-lee.com Jun 20 2020 02:19:05 Kohls/capone, Po Box 3115,
Milwaukee, WI 53201-3115
 515573009 EDI: PRA.COM Jun 20 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Goodyear,
POB 41067, Norfolk VA 23541
 516280009 EDI: RMSC.COM Jun 20 2020 05:18:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jun 19, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor Bank of America, National Association
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Bank of America, National Association
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Bank of America, National Association
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph M. Shapiro on behalf of Joint Debtor Lisa F. Tribianni jshapiro@middlebrooksshapiro.com
Joseph M. Shapiro on behalf of Debtor Michele G. Tribianni jshapiro@middlebrooksshapiro.com
Kevin Gordon McDonald on behalf of Creditor Bank of America, National Association
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Melinda D. Middlebrooks on behalf of Debtor Michele G. Tribianni
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks on behalf of Joint Debtor Lisa F. Tribianni
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com

TOTAL: 11